

Compensation Disclosure

Our commitment to you on disclosure

How can we help?

Visit us today at
cybersure.com

Products and services are offered through Wells Fargo Insurance Services USA, Inc., and Safehold Special Risk, Inc., dba Safehold Special Risk & Insurance Services, Inc. in California, non-bank insurance agency affiliates of Wells Fargo & Company.

Products and services are underwritten by unaffiliated insurance companies, except crop and flood insurance, which may be underwritten by an affiliate, Rural Community Insurance Company. Some services require additional fees and may be offered directly through third-party providers. Banking and insurance decisions are made independently and do not influence each other.

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Together we'll go far



Information about the compensation earned by Wells Fargo Insurance

We want you to understand how we are compensated for the services we provide and give you the opportunity to request specific information about your insurance policies.

This information can also be referenced at any time using our website: www.cybersure.com. Click on the “Contact Us to Learn More” link.

How we are paid

We receive compensation from the insurance companies we represent when placing your insurance. Our compensation is usually a percentage of the premium you pay for your insurance policy or bond (a “commission”), which is paid to us by the insurance companies for placing and servicing your insurance or bonds with them. Insurance companies may pay different rates of compensation. We may also receive fees agreed to in writing from our customers. Intermediaries, such as wholesale brokers, may sometimes be used to access certain insurance companies. Such intermediaries will allocate a portion of the compensation from the insurance companies to us and may, in some cases, be an affiliated company.

Compensation for coverage placed through a public health insurance exchange may be received directly from the exchange.

We receive payments from insurance companies to defray the cost of services provided for them, including advertising, training, certain employee compensation, and other expenses. Wells Fargo Insurance also receives/makes referral payments to/from intermediaries when another insurance brokerage operation is engaged to provide services.

Consistent with longstanding industry practice, we may earn interest on premiums received from you and forwarded to the insurance companies through our bank accounts. We may also earn interest when the insurance company issues you a refund and that refund is processed through our bank accounts. We retain the interest earnings on our bank accounts. We may also receive compensation from vendors and/or service providers.

Some of the insurance companies we represent may pay us additional commissions, sometimes referred to as contingent or bonus commissions, which may be based on the total volume of business we sell for them, and/or the growth rate of that business, retention rate, claims loss ratio, or other factors, considering our entire book of business with an insurance company for a designated period of time.

The amount of premium you pay for a policy may change over the term of the policy. For example, your endorsement requests will affect the premium. Should the premium for any of your policies change, the amount of compensation paid to us by the insurance company will change accordingly.

What if I want more information?

Wells Fargo Insurance customers may request a complete list of their active insurance policies as well as a detailed statement, including calculations, regarding our compensation for any of their insurance transactions. Customers may also ask questions about our relationship with the insurance companies on their account or about any of the information in this communication.

You may call your local Wells Fargo Insurance office or contact us at any time via email using our website: www.cybersure.com. Click on the “Contact Us to Learn More” link.

* The information in this notice applies to prospective and current insurance customers of one or more of the companies listed below:

- Wells Fargo Insurance Services USA, Inc.
- Safehold Special Risk, Inc., dba Safehold Special Risk & Insurance Services, Inc. in California